

## America's Small Business Resource

Caribbean E-Outlook is a publication of the U.S. Small Business Administration Puerto Rico and U.S. Virgin Islands District Office

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**September 2004, Volume # 2, Issue # 5**

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## New Online Application for SBA's 8(a) Program Will Make It Easier And Less Costly for Companies to Get Certification

The U.S. Small Business Administration recently unveiled a new electronic online application that will make it easier, faster and less expensive for small companies to apply for 8(a) Business Development and Small Disadvantaged Business certification directly from SBA's Web site.

Announced during Minority Enterprise Development (MED) Week by SBA Administrator Hector V. Barreto, the new automated application will substantially reduce the time and cost burdens imposed on small businesses applying for certification.

"The newly launched 8(a) on-line application will allow small businesses to apply for 8(a) and SDB certification directly from the SBA's Web site, and ensure more small businesses are able to successfully compete for federal contracting opportunities," Barreto said. "This user-friendly application represents another accomplishment of this Administration in developing e-Gov tools that make access to information less cumbersome for small business."

The SBA's 8(a) Business Development Program helps small businesses owned, controlled, and operated by socially and economically disadvantaged individuals by providing management, technical, financial and federal contracting assistance with the aim of helping these entrepreneurs create viable businesses. About 8,300 companies are presently certified in the 8(a) program. During FY 2003, \$9.56 billion in federal contracts were awarded to companies participating in the program.

Puerto Rico & U.S. Virgin Islands Director Carmen A. Culpeper declared that there are currently 167 8(a) certified companies in the District. During the last Fiscal Year, firms in the District were awarded 53 contracts and 80 contract modifications, for a total value of \$35.9 million.

# Advanced Contractor, Inc. Builds its Way to Success with 8(a) Support

## *President Andrés Rodríguez, Jr. Honored During MED Week*

Andrés Rodríguez, Jr. never imagined that, someday, he would be following in his father's footsteps.

"My father had been a contractor all of his life and wanted me to study engineering," Rodríguez says. "But it didn't really appeal to me; I was more interested in finance and business administration."

And that is what he did, though little did he suspect that he would be applying his business education to succeed in sales and management positions within a company engaged in general contracting. After 11 years, he realized it was time he invested his hands-on experience and knowledge into establishing his own firm.

"There was no more possibility of growth for me," Rodríguez recalls. "The last position I held was that of product manager. It was either being a conformist or moving on."

With the vision to comply with and exceed his clients' demands, as well as to guarantee the safety, quality and punctuality of his works, in 1999 Rodríguez founded Advanced Contractor, Inc., a company engaged in the construction field.

As general contractor, the firm offers a wide range of benefits and resources to the industries of manufacturing, pharmaceutical, housing and commercial development, as well as state and federal governments. Its services include all general contracting activities, from construction to painting to maintenance.

Although the entrepreneur admits that during the first months "everything was an obstacle" and he faced much uncertainty, the promise of unlimited possibilities strengthened his perseverance. At the end of 1999, and having operated a little more than half a year, Advanced Contractor generated close to \$300,000 in gross billings.



DD Carmen A. Culpeper presents recognition to Advanced Contractor president Andrés Rodríguez, Jr. during MED Week celebrations.

"I called my father and brought him in," Rodríguez proudly indicates. "We began with small projects, mostly residential, although we did some commercial work as well."

The following year, his billings almost tripled and Rodríguez was able to employ five additional people. Obstacles had become challenges; there was no turning back. But what Rodríguez really wanted was to obtain industrial and commercial contracts. After many long hours and proposals, he won a bid and was awarded a contract to undertake a construction project at Ivax Pharmaceutical Caribe, Inc.

In 2001, the firm obtained certification under the U.S. Small Business Administration's (SBA) 8(a) Program, which uses the SBA's statutory authority to provide business development and federal contract support to small disadvantaged businesses.

"Becoming 8(a) certified has been of tremendous help," Rodríguez assures. "We started going to all the SBA workshops and seminars, filled out all the pertinent documentation, and here we are."

Advanced Contractor was on its way. In 2002, the company generated \$1.4 million in sales, and by the following year was already generating \$3.2 million. Today, the firm not only has 43 employees, but has been awarded contracts by the General Services Administration, the U.S. Coast Guard and the Department of the Army.

Among Advanced Contractor's commercial clients are Colegio Bautista de Caguas, Pizza Planeta, Caparra Country Club, Zenith Laboratories, Wyeth Ayerst Lederle, Inc. and, its first customer, Ivax Pharmaceutical Caribe.

Earlier this month, during Minority Enterprise Development (MED) Week celebrations, the SBA Puerto Rico & U.S. Virgin Islands District Office honored Andrés Rodríguez, Jr. by publicly recognizing his significant contributions to the economic development of Puerto Rico and his commitment to promote minority entrepreneurship.

## *Continued from cover...*

The new automated application was developed by an 8(a) firm, Simplicity, Inc. in conjunction with the SBA's Office of Government Contracting and Business Development. It employs decision logic to screen applications allowing the SBA to review and process applications more efficiently and provide improved customer service. A demonstration of the application was given during the MEDWeek conference.

The application is 100 percent Web-based, allowing applicants to apply without downloading any software or plug-ins, replacing a four-page written application that required substantial supporting documentation. The online application incorporates features including context sensitive help, real-time validation, printer-ready versions and integrates with the Central Contractor Registry (CCR).

For more information, visit the SBA Web site at [www.sba.gov](http://www.sba.gov).

### **UPCOMING EVENTS**

#### **Veterans Employment & Health Fair**

Date: October 13  
Time: 8:30 AM (All day event)  
Place: Plaza Recreo, Ceiba  
Call: (787) 756-1094

#### **Veterans Transition Workshop**

Date: October 19  
Time: 3:00 PM  
Place: Ft. Buchanan, Bldg. 511  
Call: (787) 707-3681

#### **8(a) Pre-certification Workshop**

Date: October 27  
Time: 9:00 – 11:30 AM  
Place: SBA District Office  
Call: (787) 766-5572

## **Business Matchmaking Brings Contract Opportunities to Small Business**

by Michael Pappas

For small businesses, there's never been a better time to do business with large corporations and government agencies. Each year, the federal government spends more than \$240 billion for products and services. The U.S. Small Business Administration works to ensure that small businesses receive their fair share of the federal procurement pie. In fiscal year 2003, small businesses received \$65.5 billion in prime contract dollars, setting a new record for small business prime contracting.

During the past year, the SBA and HP created a partnership called Business Matchmaking – the largest small business initiative in SBA history -- that brings small businesses and federal, state and local government agencies and large corporations together to identify contract opportunities for small businesses. Over the past year, Business Matchmaking events from Anaheim, Calif. to Orlando, Fla. have resulted in more than 15,000 meetings between small business owners and procurement officials, resulting in millions of dollars in contracts awarded.

Most recently, hundreds of small businesses gathered in Philadelphia, PA this August at the Eastern Region Business Matchmaking event where more than 150 small businesses from New York State and New Jersey explored contracting opportunities with federal agencies and large businesses.

Small businesses employ nearly 56 million workers and account for more than two-thirds of all jobs in this country, and the millions of dollars in actual contracts available through the Business Matchmaking initiative represent opportunity for real economic growth and job creation.

SBA Administrator Hector Barreto calls Business Matchmaking a "real program with a real mission – to give small businesses around the U.S. a chance to generate revenue by doing business with government agencies and large corporations."

President George W. Bush believes that government contracting should not exclude small businesses in the bidding process. The President supports several proposals to improve the access of small businesses to government contracts including: 1) ensure that government contracts are open to all small businesses that can supply the government's needs; 2) Avoid unnecessary contract bundling. Small businesses bring innovation and lower costs to the government. When contracts are bundled together, small businesses are at a disadvantage if they are not capable of supplying all the contracts; 3) streamline the appeals process for small businesses that contract with the federal government. Small businesses that work with the government should not have to face a costly, complicated and burdensome appeals process when they are in a dispute with the government over a contract.

The SBA will continue to enhance its government contracting programs to ensure greater access to the federal marketplace by small businesses. Business Matchmaking will continue its tour across the United States through 2004 and into 2005. For more information on upcoming Business Matchmaking events, please visit <http://www.businessmatchmaking.com>.

*Michael Pappas is regional administrator of the U.S. Small Business Administration, with jurisdiction over Agency activities in New York State, New Jersey, Puerto Rico and the U.S. Virgin Islands.*

## LOAN PRODUCTION IN PR & USVI (AS OF 8/31/04 - 8/31/03)

Lender / CDC	# of Loans 2004	\$\$\$ Value	# of Loans 2003	\$\$\$ Value
Banco Bilbao Vizcaya Argentaria	243	\$16,402,620	46	\$4,221,900
Banco Popular de Puerto Rico ♦	515	\$61,507,996	501	\$47,728,200
Banco Santander Puerto Rico	188	\$22,744,900	116	\$15,706,900
Business Loan Center	2	\$1,417,000	2	\$1,206,000
Citibank, N.A.	1	\$30,000	0	0
Cooperativa Ahorro y Crédito Aguada	3	\$1,145,000	1	\$210,000
Doral Bank	22	\$1,807,400	2	\$215,000
Economic Development Bank for PR	0	0	1	\$322,000
Eurobank	1	\$310,000	2	\$392,760
Firstbank♦	2	\$300,000	3	\$365,000
Government Development Bank of VI	2	\$90,000	1	\$50,000
Grow America Fund, Inc.	4	\$430,000	6	\$921,000
Independence Bank	1	\$150,000	0	0
Oriental Bank & Trust	3	\$305,000	0	0
R&G Premier Bank of PR	0	0	2	\$250,000
Scotiabank Puerto Rico	1	\$85,000	7	\$764,600
Virgin Islands Community Bank	1	\$100,000	0	0
Westernbank	0	0	0	0
COFECC*	7	\$2,342,000	10	\$5,489,000
Marketing Development Corp. *	32	\$12,700,000	20	\$8,108,000
North PR Local Development *	5	\$1,837,000	4	\$2,221,000
PR Business Development Corp.*	13	\$5,602,000	1	\$675,000
<b>TOTALS</b>	<b>1,046</b>	<b>\$129,305,916</b>	<b>725</b>	<b>\$88,846,360</b>

♦Includes Loans in VI

\*CDC